

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
Patrick Joseph Hayes	§	Case No. 15-37052
Elizabeth Jean Hayes	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/30/2015 . The undersigned trustee was appointed on 10/30/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 20,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of ¹	\$ 20,000.00
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/17/2016 and the deadline for filing governmental claims was 11/17/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,750.00 , for a total compensation of \$ 2,750.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 25.63 , for total expenses of \$ 25.63 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/22/2018 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	15-37052	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	Patrick Joseph Hayes				Date Filed (f) or Converted (c):	10/30/2015 (f)
	Elizabeth Jean Hayes				341(a) Meeting Date:	11/30/2015
For Period Ending:	03/22/2018				Claims Bar Date:	11/17/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home Location: 802 Avalon Way, Minooka Il 6044	210,000.00	0.00		0.00	FA
2. Cash On Hand	20.00	0.00		0.00	FA
3. Checking Bmo Harris Checking Bmo Harris Bmo Minor Savings Ac	1,600.00	0.00		0.00	FA
4. Households Goods	655.00	0.00		0.00	FA
5. Clothing And Shoe	350.00	0.00		0.00	FA
6. Fidelity Teachers Pension	43,000.00	0.00		0.00	FA
7. Kia Sedona 2009	3,500.00	0.00		0.00	FA
8. Hyundai Sonata 20	11,000.00	0.00		0.00	FA
9. Debtors' claims related to injuries sustained by Sean Hayes	4,000.00	20,000.00		20,000.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$274,125.00	\$20,000.00	\$20,000.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee reached a settlement of the estate's interest in a personal injury matter for \$20,000. Debtor has waived claimed exemption. The Trustee is waiting on funds, and may need to prepare taxes.

RE PROP # 9 -- The trustee is reviewing medical claims and believe the value of this claim could be in excess of \$100,000.

Initial Projected Date of Final Report (TFR): 12/01/2017

Current Projected Date of Final Report (TFR): 12/01/2017

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-37052
Case Name: Patrick Joseph Hayes
Elizabeth Jean Hayes

Trustee Name: Zane L. Zielinski, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX1833
Checking

Exhibit B

Taxpayer ID No: XX-XXX4008
For Period Ending: 03/22/2018

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/21/17	9	Farmers Insurance Exchange Claims Service Center National Document Center PO Box 268994 Oklahoma City, OK 73126	Settlement Funds	1142-000	\$20,000.00		\$20,000.00

COLUMN TOTALS	\$20,000.00	\$0.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$20,000.00	\$0.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1833 - Checking	\$20,000.00	\$0.00	\$20,000.00
	\$20,000.00	\$0.00	\$20,000.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-37052

Date: March 22, 2018

Debtor Name: Patrick Joseph Hayes

Claims Bar Date: 11/17/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$2,750.00	\$2,750.00
100 2200	Zane L. Zielinski, Trustee 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$25.63	\$25.63
100 3210	Law Offices of Gabriel Hardy	Administrative		\$0.00	\$4,884.00	\$4,884.00
1 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured		\$297.00	\$297.77	\$297.77
2 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$8,181.00	\$8,376.37	\$8,376.37
3 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$4,888.00	\$4,976.09	\$4,976.09
4 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$2,346.00	\$2,410.41	\$2,410.41
5 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$1,128.00	\$1,141.77	\$1,141.77
6 300 7100	Capital One Na C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$341.00	\$433.02	\$433.02

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-37052

Date: March 22, 2018

Debtor Name: Patrick Joseph Hayes

Claims Bar Date: 11/17/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	Cerastes, Llc C O Weinstein & Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Unsecured		\$527.00	\$408.65	\$408.65
8 300 7100	Blue Cross Blue Shield 3200 Robbins Rd Springfield, Il 62704	Unsecured	Pursuant to court order, this claim was deemed timely filed because the creditor did not receive notice of the claims bar date.	\$0.00	\$30,363.37	\$30,363.37
Case Totals				\$17,708.00	\$56,067.08	\$56,067.08
Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-37052

Case Name: Patrick Joseph Hayes

Elizabeth Jean Hayes

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 20,000.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski, Trustee	\$ 2,750.00	\$ 0.00	\$ 2,750.00
Trustee Expenses: Zane L. Zielinski, Trustee	\$ 25.63	\$ 0.00	\$ 25.63
Attorney for Trustee Fees: Law Offices of Gabriel Hardy	\$ 4,884.00	\$ 0.00	\$ 4,884.00

Total to be paid for chapter 7 administrative expenses \$ 7,659.63

Remaining Balance \$ 12,340.37

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 48,407.45 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Infosource Lp As Agent For	\$ 297.77	\$ 0.00	\$ 75.91
2	Discover Bank	\$ 8,376.37	\$ 0.00	\$ 2,135.36
3	Discover Bank	\$ 4,976.09	\$ 0.00	\$ 1,268.54
4	Capital One Bank (Usa), N.A.	\$ 2,410.41	\$ 0.00	\$ 614.48
5	Capital One Bank (Usa), N.A.	\$ 1,141.77	\$ 0.00	\$ 291.07
6	Capital One Na	\$ 433.02	\$ 0.00	\$ 110.39
7	Cerastes, Llc	\$ 408.65	\$ 0.00	\$ 104.18
8	Blue Cross Blue Shield	\$ 30,363.37	\$ 0.00	\$ 7,740.44

Total to be paid to timely general unsecured creditors \$ 12,340.37

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE